

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Leonard D. Bovo  
Debtor

Case No. 18-10981-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: YvetteWD  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db +Leonard D. Bovo, 816 West Ashland Avenue, Glenolden, PA 19036-1625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

DAVID B. SPITOFISKY on behalf of Debtor Leonard D. Bovo spitofskybk@verizon.net,  
spitofskylaw@verizon.net  
KEVIN G. MCDONALD on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  
LESLIE J. RASE on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com,  
lerase@logs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Leonard D. Bovo,  
Debtor.

Nationstar Mortgage LLC d/b/a Mr. Cooper,  
Movant,

v.

Leonard D. Bovo,  
Debtor,

William C. Miller, Trustee,  
Additional Respondent.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
18-10981/ELF

11 U.S.C. § 362

**STIPULATION AND ORDER**

AND NOW, in consideration of the mutual promises and agreements set forth below, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is hereby stipulated and agreed to by and between the undersigned as follows:

1. This Stipulation shall govern all post-petition payments due and owing to Movant, including those that fall due after the arrears, as set forth below, are cured.
2. The post-petition arrearages on the mortgage held by Movant on Debtor's property at 816 West Ashland Avenue, Glenolden, PA 19036 (the "Property"), are \$3,400.95. The breakdown of the arrears is as follows:

Post-Payments from February 1, 2019 to February 1, 2019 at \$1,214.60 each	\$1,214.60
Post-Payments from March 1, 2019 to March 1, 2019 at \$1,228.52 each	\$1,228.52
Bankruptcy Fees	\$850.00
Bankruptcy Costs	\$181.00
Suspense Balance	\$73.17

3. If Debtor provides proof of negotiated payments not already credited, they will receive credit for those payments.
4. Debtor shall cure the arrearages in the following manner:
  - (a) The balance of the arrears, to-wit, \$3,400.95, shall be cured by the Debtor in six (6) consecutive payments commencing on April 1, 2019. The Debtor shall pay the sum of \$566.82 for

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five (5) consecutive months. The Debtor shall pay the sixth (6th) and final payment of \$566.85 to cure the arrears on September 1, 2019; until the arrears are cured, together with the regular monthly mortgage payment.

(b) Debtor shall resume making the regular monthly mortgage payments on April 1, 2019. If funds are not received prior to the 16th of the month, then the payment shall include all applicable late charges;

(c) Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change, and the monthly payment amount due under the terms of the Stipulation shall change accordingly;

(d) All payments to Movant are to be in CERTIFIED FUNDS, MONEY ORDER, or BANK CASHIER'S CHECK with the Loan No. written on the face thereof, and shall be made directly to Attention: BANKRUPTCY DEPARTMENT, Nationstar Mortgage LLC d/b/a Mr. Cooper, at P.O. Box 619094, Dallas, Texas 75261-9741;

(e) All payments made pursuant to this Stipulation and Order shall be applied first to reimburse Movant for its attorneys' fees and costs (as provided for above) in connection with this motion. All further payments will be applied to the arrears and/or monthly payments in the manner prescribed by the Mortgage and Note.

5. In the event that Debtor fails to make any of the payments set forth above, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure the default within 15 days of the notice. If the default continues to the following month, the Debtor shall include funds to cure that month's default as well. If Debtor should fail to cure the default within 15 days, Movant may file a Certification of Default with the Court, and upon the filing of the Certification, Debtor consents to the Court entering an Order granting Movant relief from the Automatic Stay.

6. In the event the instant bankruptcy case is converted to a case under Chapter 7, this shall constitute a default under the terms of this Stipulation. Debtor shall cure the pre-petition and

HONORABLE ERIC L. FRANK  
UNITED STATES BANKRUPTCY JUDGE